

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re:	§	
	§	
David Michael Rubino	§	Case No. 16-22894
Jory Ann Rubino	§	
	§	
Debtors	§	

NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that Zane L. Zielinski, Trustee, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 S. Dearborn Street
Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:00 AM on 06/02/2017 in Courtroom ,

Second Floor
Joliet City Hall Building
150 West Jefferson Street
Joliet, IL 60432

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 05/05/2017

By: /s/ Zane L. Zielinski

Chapter 7 Trustee

Zane L. Zielinski, Trustee
6336 N. Cicero Avenue
Suite 201
Chicago, Illinois 60646

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NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: §
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David Michael Rubino § Case No. 16-22894
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§
Debtors §

SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION

The Final Report shows receipts of \$ 3,700.00
and approved disbursements of \$ 40.00
leaving a balance on hand of¹ \$ 3,660.00

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Trustee Fees: Zane L. Zielinski, Trustee	\$ 925.00	\$ 0.00	\$ 925.00
Trustee Expenses: Zane L. Zielinski, Trustee	\$ 15.50	\$ 0.00	\$ 15.50

Total to be paid for chapter 7 administrative expenses \$ 940.50

Remaining Balance \$ 2,719.50

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 23,650.88 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 11.5 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
1	Discover Bank	\$ 16,354.79	\$ 0.00	\$ 1,880.56
2	Quantum3 Group Llc As Agent For	\$ 826.75	\$ 0.00	\$ 95.06
3	Pyod, Llc Its Successors And Assigns As Assignee	\$ 3,178.43	\$ 0.00	\$ 365.47
4	Wells Fargo Bank Na	\$ 460.26	\$ 0.00	\$ 52.92
5	Capital One, N.A.	\$ 2,830.65	\$ 0.00	\$ 325.49

Total to be paid to timely general unsecured creditors \$ 2,719.50

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

Prepared By: /s/ Zane L. Zielinski

Chapter 7 Trustee

*Zane L. Zielinski, Trustee
6336 N. Cicero Avenue
Suite 201
Chicago, Illinois 60646*

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Notice Page 5 of 5
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 David Michael Rubino
 Jory Ann Rubino
 Debtors

Case No. 16-22894-PSH
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: kkrystave
 Form ID: pdf006

Page 1 of 1
 Total Noticed: 6

Date Rcvd: May 08, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 10, 2017.

db/jdb	+David Michael Rubino,	Jory Ann Rubino,	906 Mission Boulevard,	Joliet, IL 60436-9715
25266628	Capital One, N.A.,	c/o Becket and Lee LLP,	PO Box 3001,	Malvern PA 19355-0701
25258051	Wells Fargo Bank NA,	PO Box 10438,	Des Moines IA	50306-0438

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

25162573	E-mail/Text: mrdiscen@discover.com May 09 2017 00:52:35	Discover Bank,
	Discover Products Inc,	PO Box 3025, New Albany, OH 43054-3025
25238253	+E-mail/PDF: resurgentbknotifications@resurgent.com May 09 2017 00:56:30	
	PYOD, LLC its successors and assigns as assignee,	of Citibank, N.A.,
	Resurgent Capital Services,	PO Box 19008, Greenville, SC 29602-9008
25168109	E-mail/Text: bnc-quantum@quantum3group.com May 09 2017 00:53:22	
	Quantum3 Group LLC as agent for,	Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
		TOTAL: 3

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 10, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 2, 2017 at the address(es) listed below:

Patrick S Layng	USTPRegion11.ES.ECF@usdoj.gov
Tarek M Khalil	on behalf of Debtor 2 Jory Ann Rubino ndil@geracilaw.com
Tarek M Khalil	on behalf of Debtor 1 David Michael Rubino ndil@geracilaw.com
Zane Zielinski, Trustee	on behalf of Trustee Zane Zielinski, Trustee
trustee@zanezielinski.com,	zzielinski@ecf.epiqsystems.com
Zane Zielinski, Trustee	trustee@zanezielinski.com, zzielinski@ecf.epiqsystems.com
	TOTAL: 5